

### **REMARKS/ARGUMENTS**

This amendment is being submitted with an RCE.

Claims 1-23 remain in the application. Claims 1-23 have been rejected. Claims 10, 22, 28, and 29 have been amended. Reconsideration is respectfully requested.

Claims 1-29 have been rejected under 35 U.S.C. § 102(e) as being anticipated by *Drummond et al.* (U.S. Patent Publication 2003/0217004).

As understood *Drummond et al.* at best merely disclose a network configuration 10 that includes a plurality of automated banking machines 12 (e.g., ATMs) that are connected to a computer system of a home bank 14, which is the computer system operated by the bank. The ATMs 12 are connected to the home computer system through an intranet 16. (Figure 1 and paragraph 0049). The home bank computer system 14 is connected to a wide area network 18, such as the Internet. Foreign computer systems represented by servers 20, 22, 24, 26, and 28 are operated by other financial institutions throughout the world. (paragraph 0052). This system allows a user to access his bank through any ATM connected to the system.

The ATM 12 shown in Figure 2 includes a computer 34 and a card reader/writer 38 communicating through a hardware interface 52 with the computer 34. (paragraphs 0053-0055). A customer inputs the card into the card reader to cause the card data to be read. The software portion 64 of the ATM 12 sends a message to the device server 92 that the card data has been read. The device server 92 sends the data to the device application portion 84 through the internet 16. The device server transmits an HTTP record and data read from the card through the internet 16 to the device application portion 84. (paragraph 0079).

The card includes “indicia which corresponds to an address associated with the user in the network.” The indicia may be a uniform resource locator (URL) address which provides information on the computer where the user information resides. The indicia may be stored in a track 3 of a magnetic stripe on the card or alternatively the card may be smart card which includes semiconductor storage that stores the URL address. (paragraph 0080). The information on the card corresponds to an address for accessing an HTTP record that may include

information used to verify the identity of a user, such as a PIN number or biometric data of the authorized user of the card. (paragraph 0081).

The system of *Drummond et al.* allows a user to access his bank through any ATM connected to the system. The HTTP record is external to the card and defines the transaction available to the user at the remote ATMs. The HTTP record is accessed based on the URL stored in the card.

In contrast, Claim 1 recites “a content addressable memory storing at least one pre-determined server identifier and user information associated with the at least one pre-determined server identifier.” *Drummond et al.* does not disclose or even suggest a content addressable memory. The Office Action merely refers to a memory in *Drummond et al.* citing paragraphs 0036 and 0077-0082. However there is no mention or suggestion of a content addressable memory in *Drummond et al.* A word search of *Drummond et al.* for the word “addressable” or the term “content addressable” has no hits. The word “content” is mentioned seven times in *Drummond et al.*: twice in paragraph 0081, and once each in paragraphs 0138, 0159, 0166, 0194, and 0196, but these are not in the context of a content addressable memory. Therefore, there is no express disclosure in *Drummond et al.* of a content addressable memory.

Further, there is no suggestion that the memory of *Drummond et al.* is a *content addressable memory* as recited in claims 1-9. On page 6, lines 1-6 of the specification, Applicant provides an illustrative example of a content addressable memory in a then co-pending patent application (now issued as U.S. Patent No. 6,639,818 which is now recited in the specification by the amendment filed March 17, 2004). Also, two embodiments are described in the specification (page 6, lines 6-10 for the content addressable memory: “In one embodiment, the content addressable memory 110 reads out the contents of an entry therein in response to a match between received data and the contents of a searchable portion of the entry. In another embodiment, the content addressable memory 110 reads out the contents of an entry therein in response to a partial match between the received data and the contents of the searchable portion of the entry.”

The content addressable memory matches incoming data with the stored data. In claim 1, a server identifier stored in the content addressable memory is matched with received server

identifier and user information associated with a matching predetermined server identifier is provided. However, *Drummond et al.* do not describe such a content addressable memory as recited in claim 1.

Applicant notes that all features in a claim must be disclosed in art under a Section 102(e) rejection. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 1 unpatentable. Because Claims 2-9 depend on Claim 1, *Drummond et al.* cannot render Claims 2-9 unpatentable. Therefore, it is respectfully submitted that Claims 1-9 are patentable over the references of record.

Claim 10 has been amended to recite in pertinent part “comparing in a memory card wallet a received server identifier received by the memory card wallet to at least one pre-selected server identifiers stored in the memory card wallet” and “providing user information stored in the memory card wallet and associated with the stored pre-selected server identifier in the event that the memory card determines that the received server identifier matches one of the at least one pre-selected server identifiers stored in the memory card wallet.” As an illustrative embodiment, the memory card wallet may store a website address and user name and password for the identified website. The memory card wallet provides the user name and password in response to a match between the received website address received by the memory card wallet and the website address stored in the memory card wallet.

Amended claim 10 recites the comparing in the memory card wallet. In contrast, the system of *Drummond et al.* retrieves a URL from a card and, external to the card, uses the URL to access an HTTP page that contains user information. As understood, all processing in *Drummond et al.* is done external to the card. In fact, the card of *Drummond et al.* functions only as a memory. No comparison is described within the card of *Drummond et al.* As understood, the ATM or computer of *Drummond et al.* uses, external to the card, the HTTP document to compare user information with data, such as biometric data, which is input by the customer at the ATM. Unlike *Drummond et al.*, Claim 10 recites “comparing in a memory card wallet a received server identifier received by the memory card wallet to at least one pre-selected server identifiers stored in the memory card wallet.” The comparisons made by the *Drummond et al.* system are done in the ATM 12 or the home bank 14 and are not done in the card as recited

in claim 10. (The card reader 34 is shown in drawings of *Drummond et al.*, but the card is not shown in the drawings.) Further, the comparisons of *Drummond et al.* are not of a received server identifier to a pre-selected server identifier stored in the memory card wallet as recited in claim 10. The URL stored in the card of *Drummond et al.* is used to access an HTTP page. Further, Claim 10 recites providing user information stored in the memory card wallet and associated with the stored pre-selected server identifier. The information stored on the card of *Drummond et al.* is not user information associated with the stored pre-selected server identifier.

Lacking at least these claimed features, *Drummond et al.* cannot render Claim 10 unpatentable. Because Claims 11-21 depend on Claim 10, *Drummond et al.* cannot render Claims 11-21 unpatentable. Therefore it is respectfully submitted that Claims 10-21 are patentable over the references of record.

Applicant also notes that claim 16 recites a content addressable memory, which is not disclosed or even suggest in *Drummond et al.* as noted above in conjunction with claims 1-9.

Claim 22 has been amended to recite in pertinent part “providing information stored in the memory card wallet and corresponding to the identifier from the memory card wallet to the host in the event that the memory card wallet determines that there is a match between the received identifier and a pre-determined identifier stored in the memory card wallet.” *Drummond et al.* discloses storing a URL or an associated URL code in a card and using that URL to access an HTTP document stored at the home bank computer system 14. The system of *Drummond et al.* reads the URL from the card and accesses the HTTP document that is stored externally. In contrast Claim 22 recites receiving an identifier from an accessed website and providing the received identifier to the memory card wallet. Claim 22 further recites providing information stored in the memory card wallet in the event that the memory card wallet determines that there is a match between the received identifier and pre-determined identifier stored in the memory card wallet. Neither the identifier from the accessed website nor providing information stored in the memory card wallet in the event that the memory card wallet determines that there is a match are disclosed or even suggested in *Drummond et al.* As noted above, *Drummond et al.* does not disclose or even suggest the card determining any match of content. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 22

unpatentable. Because claims 23-27 depend on Claim 22, *Drummond et al* cannot render Claims 23-27 unpatentable. Therefore, it is respectfully submitted that Claims 22-27 are patentable over the references of record.

Claim 28 recites “a memory card wallet storing a server identifier and authorization request information associated with at least one server, determining whether there is a match between said user request and said server identifier stored in said memory card wallet, and providing said authorization request information in the event that the memory card wallet determines said match.” As understood *Drummond et al.* at best discloses storing information such as an account number on the customer’s card. The user inputs a PIN through a keyboard 40 which the ATM or back office 94 correlate to the account number on the customer’s card. (paragraphs 0089-0092). In contrast, Claim 28 recites “a host computer . . . providing said user in request in response to a user input.” The memory card wallet provides the authorization request information and/or response to a match between the user request and the server identifier stored in the memory card wallet and the memory card wallet determines whether there is a match. In the system of *Drummond et al.*, the user provides a PIN and an account number is stored on the card, and any determination of whether the PIN is correct is done external to the card. The memory card wallet of claim 28 determines a match and provides the authorization request information to allow access to a portion of a resource in response to the match between authorization request information and a pre-determined authorization code. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 28 unpatentable. Therefore, it is respectfully submitted that Claim 28 is patentable over the references of record.

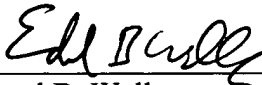
Claim 29 has been amended to recite in pertinent part “providing from the memory card wallet the second user-selected identifier in the event that the memory card wallet determines that there is a match between the first user-selected identifier and a stored entry in the memory card wallet.” In contrast, *Drummond et al.* uses, external to the card, a PIN to allow access to customer data stored in an HTTP document that is identified by a URL stored in a card. The memory card wallet of claim 29 determines that there is a match between the first user-selected identifier and a stored entry in the memory card wallet. Lacking at least this claim feature, *Drummond et al.* cannot render Claim 29 unpatentable. Therefore, it is respectfully submitted that Claim 29 is patentable over the references of record.

For the foregoing reasons, it is respectfully submitted that the claims are in an allowable form, and action to that end is respectfully requested.

Please charge any additional fees, including any fees necessary for extensions of time, or credit any overpayments to Deposit Account No. 07-1896, referencing **2102397-910800**.

Respectfully submitted,  
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